



**In the time it takes  
to update your status,  
you can upgrade  
your future.**



Use Quick Join, a tool that can help you set up your retirement plan in seconds—and set yourself up for a better future. The sooner you act, the more you stand to gain!



*Procrastination is only human—and very expensive. See just how much delay is costing you at [delay.connectwithpru.com](http://delay.connectwithpru.com).*

Acting today can impact your future income at retirement. For example, say you're 25, making \$40,000 a year, contributing 5% of salary.

Your delay	What you'll have saved at 65*	The cost of delaying
Waiting 2 years	\$271,808	\$37,716
Waiting 5 years	\$222,870	\$86,654
Day 1	\$309,524	\$0

**Join the plan now: [prudential.com/quickjoin](http://prudential.com/quickjoin)**

Questions? Call Prudential at **877-PRU-2100**.



\* Assumes 6% compound rate of interest, compounded annually. Does not account for the effects of investments results, loans, withdrawals, fees, expenses and the impact of taxes on withdrawals. This does not reflect the performance of any specific 401(K) plan and actual results may vary. The compounding concept is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. No taxes are considered in the calculations; generally withdrawals are taxable at ordinary rates. **It is possible to lose money by investing in securities.**

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0284753-00001-00

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